

Application Form for Debt Schemes

HDFC INCOME FUND • HDFC SHORT TERM PLAN • HDFC LIQUID FUND
HDFC HIGH INTEREST FUND • HDFC FLOATING RATE INCOME FUND
HDFC CASH MANAGEMENT FUND • HDFC GILT FUND

CDQ

Continuing a tradition of trust.

Offer of Units At NAV Based Prices

Investors must read the Key Information Memorandum and the instructions before completing this Form.

KEY PARTNER / AGENT INFORMATION

Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code
South Indian Bank ARN-3845	

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 6 Refer instruction 2).

Folio No.		<i>The details in our records under the folio number mentioned alongside will apply for this application.</i>
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2. PAN AND KYC COMPLIANCE STATUS DETAILS (MANDATORY)

	PAN # (refer instruction 13)	KYC Compliance Status** (if yes, attach proof)	
First / Sole Applicant / Guardian *		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Second Applicant		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Third Applicant		<input type="checkbox"/> Yes	<input type="checkbox"/> No

* If the first/sole applicant is a Minor, then please state the details of Guardian. # Please attach PAN proof. **If PAN is already validated, please don't attach any proof. ** Refer instruction 15**

3. STATUS (of First/Sole Applicant)

[Please tick (✓)]

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> NRI	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust
<input type="checkbox"/> HUF	<input type="checkbox"/> AOP	<input type="checkbox"/> Company	<input type="checkbox"/> Fils
<input type="checkbox"/> Minor through guardian	<input type="checkbox"/> BOI	<input type="checkbox"/> Body Corporate	
<input type="checkbox"/> Society / Club	<input type="checkbox"/> Others _____		<i>(please specify)</i>

MODE OF HOLDING

[Please tick (✓)]

<input type="checkbox"/> Single
<input type="checkbox"/> Joint
<input type="checkbox"/> Anyone or Survivor

OCCUPATION (of First/Sole Applicant)

[Please tick (✓)]

<input type="checkbox"/> Service	<input type="checkbox"/> Student	<input type="checkbox"/> Professional
<input type="checkbox"/> Housewife	<input type="checkbox"/> Business	<input type="checkbox"/> Retired
<input type="checkbox"/> Agriculture		
<input type="checkbox"/> Others _____		<i>(please specify)</i>

4. UNIT HOLDER INFORMATION (refer instruction 3)

NAME OF FIRST / SOLE APPLICANT **DATE OF BIRTH**

Mr. Ms. M/s		DD	MM	YYYY
Nationality				

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / **CONTACT PERSON - DESIGNATION** (in case of non-individual Investors)

Mr. Ms.	
Nationality	

NAME OF THE SECOND APPLICANT Resident Individual NRI **[Mandatory Please tick (✓)]**

Mr. Ms.	
Nationality	

NAME OF THE THIRD APPLICANT Resident Individual NRI **[Mandatory Please tick (✓)]**

Mr. Ms.	
Nationality	

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient)

CITY	STATE	PIN CODE

OVERSEAS ADDRESS (in case of NRIs/Fils) (P.O. Box Address may not be sufficient)

CONTACT DETAILS OF FIRST / SOLE APPLICANT

Telephone : Off.	Res.	Mobile
Fax	E-Mail	

5. BANK ACCOUNT DETAILS (refer instruction 4) Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details

Account No.	Name of the Bank
Branch	Bank City
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR

6. E-MAIL COMMUNICATION (refer instruction 7)

[We wish to receive the following documents via e-mail in lieu of physical document(s) [Please tick (✓)]] Account Statement Newsletter Annual Report Other Statutory Information

7. ELECTRONIC CLEARING SERVICE (ECS) (refer instruction 8)

You may choose to receive dividend, if declared, in your bank account through the Electronic Clearing Service. The 9 digit MICR Code number of my/our Bank & Branch is: _____

I /We authorise HDFC Mutual Fund to credit my /our dividend through ECS. Please (✓) (The 9 digit code appears on your cheque next to the cheque number)

8. HDFC Mutual Fund PERSONAL IDENTIFICATION NUMBER (HPIN) (refer instruction 10)

Do you want a HPIN assigned? Yes No

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

HDFC MUTUAL FUND

Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020

CDQ

Date :

Received from Mr. /Ms / M/s _____

an application for Purchase of Units of HDFC Income Fund HDFC Short Term Plan HDFC Liquid Fund HDFC High Interest Fund

HDFC Floating Rate Income Fund HDFC Cash Management Fund HDFC Gilt Fund

alongwith Cheque /DD as detailed overleaf. **Please Note** : All Purchases are subject to realisation of cheques /demand drafts

ISC Stamp & Signature

9 INVESTMENT DETAILS – Please (✓) Choice of Scheme / Plan / Option (refer instruction 5)

<input type="radio"/> HDFC Income Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Short Term Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Liquid Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Liquid Fund – Premium Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment
<input type="radio"/> HDFC High Interest Fund-STP <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Monthly) ○ Payout ○ Reinvestment		<input type="radio"/> HDFC Liquid Fund – Premium Plus Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Weekly Dividend Option ○ Payout ○ Reinvestment	
<input type="radio"/> HDFC High Interest Fund <input type="checkbox"/> Growth Plan <input type="checkbox"/> Dividend Plan ○ Quarterly Dividend ○ Half-Yearly Dividend ○ Yearly Dividend ○ Payout ○ Payout ○ Payout ○ Reinvestment ○ Reinvestment ○ Reinvestment		<input type="radio"/> HDFC Floating Rate Income Fund <input type="checkbox"/> Short Term Plan <input type="checkbox"/> Wholesale Option <input type="checkbox"/> Growth Option <input type="checkbox"/> Retail Option <input type="checkbox"/> Dividend Option ○ Daily (Reinvestment Only) ○ Weekly ○ Monthly ○ Payout ○ Reinvestment	
<input type="radio"/> HDFC Cash Management Fund <input type="checkbox"/> Savings Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Daily (Reinvestment only) ○ Weekly ○ Payout ○ Reinvestment		<input type="radio"/> HDFC Gilt Fund <input type="checkbox"/> Short Term Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	

10 PAYMENT DETAILS (refer instruction 6)

Scheme Name	Plan	Option
Cheque /DD No.	Cheque /DD Date	
Amount of Cheque/DD in figures (Rs.) (i)	Drawn on (Bank / Branch Name)	
DD charges, if any in figures (Rs.) (ii)	Account No. (For Cheque only)	
Total Amount (i) + (ii)	in figures (Rs.)	in words
Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	

11. NOMINATION (refer instruction 12)

I /We do hereby nominate the person more particularly described hereunder to receive the amount to my /our credit in event of my /our death.

NOMINEE DETAILS	
Name : _____	The Nominee is a minor whose guardian is : _____
Address : _____	Address of the Guardian : _____
Date of Birth : _____	Signature of the Guardian (to be deleted if not applicable) : _____
(to be furnished in case the Nominee is a minor)	
Relationship : _____	

Note : The Nomination shall supercede previous nomination in the folio, if any.

12 DOCUMENTS ENCLOSED (Please ✓)

<input type="checkbox"/> Memorandum & Articles of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution /Authorisation to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) <input type="checkbox"/> Power of A torney	APPLICATIONS ENCLOSED (Please ✓) <input type="checkbox"/> Systematic Investment Plan <input type="checkbox"/> STP Enrolment Form <input type="checkbox"/> Cheques <input type="checkbox"/> SIP Auto Debit Facility
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13 DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS - IF ANY (refer instruction 9)

Unitholders having bank accounts with **ABN AMRO Bank NV, Axis Bank Limited, Citibank N.A, Centurion Bank of Punjab Ltd., Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Standard Chartered Bank and YES Bank Limited** will receive their redemption /dividend proceeds (if any) directly into their bank account (as furnished in Section 5). In case you wish to receive a cheque /demand draft, please indicate your preference below :

I /We want to receive the redemption /dividend proceeds (if any) by way of a cheque /demand draft instead of direct credit into my /our bank account. (Please ✓ in this box)

14 DECLARATIONS & SIGNATURE/S (refer instruction 11)

<p>I / We have read and understood the terms and contents of the Offer Documents of the respective Scheme(s) of HDFC Mutual Fund. I / We hereby apply to the Trustees of HDFC Mutual Fund for allotment of Units of the Scheme(s) of HDFC Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have understood the details of the Scheme(s) and I / we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We declare that the information given in this application form is correct, complete and truly stated.</p> <p>Applicable to NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.</p> <p>Please (✓) If yes (✓) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-repatriation basis</p>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td rowspan="3" style="text-align: center; vertical-align: middle;">SIGNATURE / S</td> <td style="text-align: center;">First / Sole Applicant / Guardian</td> <td rowspan="3" style="text-align: center; vertical-align: middle;">Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.</td> </tr> <tr> <td style="text-align: center;">Second Applicant</td> </tr> <tr> <td style="text-align: center;">Third Applicant</td> </tr> </table>	SIGNATURE / S	First / Sole Applicant / Guardian	Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.	Second Applicant	Third Applicant
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	Second Applicant					
	Third Applicant					

Particulars	SCHEME NAME / PLAN / OPTION	SCHEME NAME / PLAN / OPTION
Scheme Name / Plan /Option		
Cheque /DD No. /Date		
Drawn on (Name of Bank and Branch)		
Amount in figures (Rs.)		

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South Indian Bank ARN-3845	

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1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 6 Refer instruction 2).

Folio No.		The details in our records under the folio number mentioned alongside will apply for this application.
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2. PAN AND KYC COMPLIANCE STATUS DETAILS (MANDATORY)

	PAN # (refer instruction 13)	KYC Compliance Status** (if yes, attach proof)	
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Second Applicant		<input type="checkbox"/> Yes	<input type="checkbox"/> No
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* If the first/sole applicant is a Minor, then please state the details of Guardian. # Please attach PAN proof. If PAN is already validated, please don't attach any proof. ** Refer instruction 15

3. STATUS (of First/Sole Applicant)

[Please tick (✓)]

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<input type="checkbox"/> Society / Club	<input type="checkbox"/> Others _____	(please specify)	

MODE OF HOLDING

[Please tick (✓)]

<input type="checkbox"/> Single
<input type="checkbox"/> Joint
<input type="checkbox"/> Anyone or Survivor

OCCUPATION (of First/Sole Applicant)

[Please tick (✓)]

<input type="checkbox"/> Service	<input type="checkbox"/> Student	<input type="checkbox"/> Professional
<input type="checkbox"/> Housewife	<input type="checkbox"/> Business	<input type="checkbox"/> Retired
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others _____ (please specify)	

4. UNIT HOLDER INFORMATION (refer instruction 3)

NAME OF FIRST / SOLE APPLICANT DATE OF BIRTH

Mr. Ms. M/s	DD	MM	YYYY
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Nationality

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / **CONTACT PERSON - DESIGNATION** (in case of non-individual Investors)

Mr. Ms.

Nationality

NAME OF THE SECOND APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms.

Nationality

NAME OF THE THIRD APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms.

Nationality

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient)

CITY STATE PIN CODE

OVERSEAS ADDRESS (in case of NRIs/Fils) (P.O. Box Address may not be sufficient)

CONTACT DETAILS OF FIRST / SOLE APPLICANT

Telephone : Off. Res. Mobile

Fax E-Mail

5. BANK ACCOUNT DETAILS (refer instruction 4) Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details

Account No.	Name of the Bank
Branch	Bank City
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR

6. E-MAIL COMMUNICATION (refer instruction 7) [We wish to receive the following documents via e-mail in lieu of physical document(s) [Please tick (✓)]]

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You may choose to receive dividend, if declared, in your bank account through the Electronic Clearing Service. The 9 digit MICR Code number of my/our Bank & Branch is:

I/We authorise HDFC Mutual Fund to credit my /our dividend through ECS. Please (✓) (The 9 digit code appears on your cheque next to the cheque number)

8. HDFC Mutual Fund PERSONAL IDENTIFICATION NUMBER (HPIN) (refer instruction 10)

Do you want a HPIN assigned? Yes No

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

HDFC MUTUAL FUND
Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020
Date :

CDQ

Received from Mr. /Ms /M/s _____
an application for Purchase of Units of HDFC Income Fund HDFC Short Term Plan HDFC Liquid Fund HDFC High Interest Fund
 HDFC Floating Rate Income Fund HDFC Cash Management Fund HDFC Gilt Fund
alongwith Cheque /DD as detailed overleaf. **Please Note :** All Purchases are subject to realisation of cheques /demand drafts

ISC Stamp & Signature

9 INVESTMENT DETAILS – Please (✓) Choice of Scheme / Plan / Option (refer instruction 5)

<input type="radio"/> HDFC Income Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Short Term Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Liquid Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Liquid Fund – Premium Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment
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10 PAYMENT DETAILS (refer instruction 6)

Scheme Name	Plan	Option
Cheque /DD No.	Cheque /DD Date	
Amount of Cheque/DD in figures (Rs.) (i)	Drawn on (Bank / Branch Name)	
DD charges, if any in figures (Rs.) (ii)	Account No. (For Cheque only)	
Total Amount (i) + (ii)	in figures (Rs.)	in words
Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	

11. NOMINATION (refer instruction 12)

I /We do hereby nominate the person more particularly described hereunder to receive the amount to my /our credit in event of my /our death.

NOMINEE DETAILS	
Name : _____	The Nominee is a minor whose guardian is : _____
Address : _____	Address of the Guardian : _____
Date of Birth : _____	Signature of the Guardian (to be deleted if not applicable) : _____
(to be furnished in case the Nominee is a minor)	
Relationship : _____	

Note : The Nomination shall supercede previous nomination in the folio, if any.

12 DOCUMENTS ENCLOSED (Please ✓)

<input type="checkbox"/> Memorandum & Articles of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution /Authorisation to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) <input type="checkbox"/> Power of A torney	APPLICATIONS ENCLOSED (Please ✓) <input type="checkbox"/> Systematic Investment Plan <input type="checkbox"/> STP Enrolment Form <input type="checkbox"/> Cheques <input type="checkbox"/> SIP Auto Debit Facility
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Unitholders having bank accounts with **ABN AMRO Bank NV, Axis Bank Limited, Citibank N.A, Centurion Bank of Punjab Ltd., Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Standard Chartered Bank and YES Bank Limited** will receive their redemption /dividend proceeds (if any) directly into their bank account (as furnished in Section 5). In case you wish to receive a cheque /demand draft, please indicate your preference below :

I /We want to receive the redemption /dividend proceeds (if any) by way of a cheque /demand draft instead of direct credit into my /our bank account. (Please ✓ in this box)

14 DECLARATIONS & SIGNATURE/S (refer instruction 11)

<p>I / We have read and understood the terms and contents of the Offer Documents of the respective Scheme(s) of HDFC Mutual Fund. I / We hereby apply to the Trustees of HDFC Mutual Fund for allotment of Units of the Scheme(s) of HDFC Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have understood the details of the Scheme(s) and I / we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We declare that the information given in this application form is correct, complete and truly stated.</p> <p>Applicable to NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my /our Non-Resident External /Ordinary Account / FCNR Account.</p> <p>Please (✓) If yes (✓) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-repatriation basis</p>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td rowspan="3" style="text-align: center; vertical-align: middle;">SIGNATURE / S</td> <td style="text-align: center;">First / Sole Applicant / Guardian</td> <td rowspan="3" style="text-align: center; vertical-align: middle;">Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.</td> </tr> <tr> <td style="text-align: center;">Second Applicant</td> </tr> <tr> <td style="text-align: center;">Third Applicant</td> </tr> </table>	SIGNATURE / S	First / Sole Applicant / Guardian	Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.	Second Applicant	Third Applicant
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Particulars	SCHEME NAME / PLAN / OPTION	SCHEME NAME / PLAN / OPTION
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[Please tick (✓)]

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OCCUPATION (of First/Sole Applicant)

[Please tick (✓)]

<input type="checkbox"/> Service	<input type="checkbox"/> Student	<input type="checkbox"/> Professional
<input type="checkbox"/> Housewife	<input type="checkbox"/> Business	<input type="checkbox"/> Retired
<input type="checkbox"/> Agriculture		
<input type="checkbox"/> Others _____	(please specify)	

4. UNIT HOLDER INFORMATION (refer instruction 3)

NAME OF FIRST / SOLE APPLICANT _____ **DATE OF BIRTH** _____ DD MM YYYY

Mr. Ms. M/s _____

Nationality _____

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / **CONTACT PERSON - DESIGNATION** (in case of non-individual Investors)

Mr. Ms. _____

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NAME OF THE SECOND APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms. _____

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NAME OF THE THIRD APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms. _____

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MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient)

CITY _____ STATE _____ PIN CODE _____

OVERSEAS ADDRESS (in case of NRIs/Fils) (P.O. Box Address may not be sufficient)

CONTACT DETAILS OF FIRST / SOLE APPLICANT

Telephone : Off. _____ Res. _____ Mobile _____

Fax _____ E-Mail _____

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[We wish to receive the following documents via e-mail in lieu of physical document(s) [Please tick (✓)]] Account Statement Newsletter Annual Report Other Statutory Information

7. ELECTRONIC CLEARING SERVICE (ECS) (refer instruction 8)

You may choose to receive dividend, if declared, in your bank account through the Electronic Clearing Service. The 9 digit MICR Code number of my/our Bank & Branch is : _____
 I /We authorise HDFC Mutual Fund to credit my /our dividend through ECS. Please (✓) (The 9 digit code appears on your cheque next to the cheque number)

8. HDFC MF Online PERSONAL IDENTIFICATION NUMBER (HPIN) (refer instruction 10)

Do you want a HPIN assigned ? Yes No

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

HDFC MUTUAL FUND

Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020

CDQ

Date :

Received from Mr. /Ms. /M/s _____

ISC Stamp & Signature

an application for Purchase of Units of HDFC Income Fund HDFC Short Term Plan HDFC Liquid Fund HDFC High Interest Fund

HDFC Floating Rate Income Fund HDFC Cash Management Fund HDFC Gilt Fund

alongwith Cheque /DD as detailed overleaf. **Please Note :** All Purchases are subject to realisation of cheques /demand drafts

9 INVESTMENT DETAILS – Please (✓) Choice of Scheme / Plan / Option (refer instruction 5)

<input type="radio"/> HDFC Income Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Short Term Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Liquid Fund <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	<input type="radio"/> HDFC Liquid Fund – Premium Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment
<input type="radio"/> HDFC High Interest Fund-STP <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Monthly) ○ Payout ○ Reinvestment		<input type="radio"/> HDFC Liquid Fund – Premium Plus Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Weekly Dividend Option ○ Payout ○ Reinvestment	
<input type="radio"/> HDFC High Interest Fund <input type="checkbox"/> Growth Plan <input type="checkbox"/> Dividend Plan ○ Quarterly Dividend ○ Half-Yearly Dividend ○ Yearly Dividend ○ Payout ○ Payout ○ Payout ○ Reinvestment ○ Reinvestment ○ Reinvestment		<input type="radio"/> HDFC Floating Rate Income Fund <input type="checkbox"/> Short Term Plan <input type="checkbox"/> Wholesale Option <input type="checkbox"/> Growth Option <input type="checkbox"/> Retail Option <input type="checkbox"/> Dividend Option ○ Daily (Reinvestment Only) ○ Weekly ○ Monthly ○ Payout ○ Reinvestment	
<input type="radio"/> HDFC Cash Management Fund <input type="checkbox"/> Savings Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Daily (Reinvestment only) ○ Weekly ○ Payout ○ Reinvestment		<input type="radio"/> HDFC Gilt Fund <input type="checkbox"/> Short Term Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option ○ Payout ○ Reinvestment	

10 PAYMENT DETAILS (refer instruction 6)

Scheme Name	Plan	Option
Cheque /DD No.	Cheque /DD Date	
Amount of Cheque/DD in figures (Rs.) (i)	Drawn on (Bank / Branch Name)	
DD charges, if any in figures (Rs.) (ii)	Account No. (For Cheque only)	
Total Amount (i) + (ii)	in figures (Rs.)	in words
Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	

11. NOMINATION (refer instruction 12)

I /We do hereby nominate the person more particularly described hereunder to receive the amount to my /our credit in event of my /our death.

NOMINEE DETAILS

Name : _____ The Nominee is a minor whose guardian is : _____

Address : _____ Address of the Guardian : _____

Date of Birth : _____ (to be furnished in case the Nominee is a minor)

Relationship : _____ Signature of the Guardian (to be deleted if not applicable) : _____

Note : The Nomination shall supercede previous nomination in the folio, if any.

12 DOCUMENTS ENCLOSED (Please ✓)

<input type="checkbox"/> Memorandum & Articles of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution /Authorisation to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) <input type="checkbox"/> Power of A torney	APPLICATIONS ENCLOSED (Please ✓) <input type="checkbox"/> Systematic Investment Plan <input type="checkbox"/> STP Enrolment Form <input type="checkbox"/> Cheques <input type="checkbox"/> SIP Auto Debit Facility
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13 DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS - IF ANY (refer instruction 9)

Unitholders having bank accounts with **ABN AMRO Bank NV, Axis Bank Limited, Citibank N.A, Centurion Bank of Punjab Ltd., Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Standard Chartered Bank and YES Bank Limited** will receive their redemption /dividend proceeds (if any) directly into their bank account (as furnished in Section 5). In case you wish to receive a cheque /demand draft, please indicate your preference below :

I /We want to receive the redemption /dividend proceeds (if any) by way of a cheque /demand draft instead of direct credit into my /our bank account. (Please ✓ in this box)

14 DECLARATIONS & SIGNATURE/S (refer instruction 11)

<p>I / We have read and understood the terms and contents of the Offer Documents of the respective Scheme(s) of HDFC Mutual Fund. I / We hereby apply to the Trustees of HDFC Mutual Fund for allotment of Units of the Scheme(s) of HDFC Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have understood the details of the Scheme(s) and I / we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We declare that the information given in this application form is correct, complete and truly stated.</p> <p>Applicable to NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my /our Non-Resident External /Ordinary Account / FCNR Account.</p> <p>Please (✓) If yes (✓) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-repatriation basis</p> <p style="text-align: center;">DD MM YYYY </p>	<p style="text-align: center;">SIGNATURE / S</p> <p>First / Sole Applicant / Guardian : _____ Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.</p> <p>Second Applicant : _____</p> <p>Third Applicant : _____</p>
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Particulars	SCHEME NAME / PLAN / OPTION	SCHEME NAME / PLAN / OPTION
Scheme Name / Plan /Option		
Cheque /DD No. /Date		
Drawn on (Name of Bank and Branch)		
Amount in figures (Rs.)		

Enrolment Form No. **A**

KEY PARTNER / AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
South Indian Bank ARN-3845					

The Trustee

Date:

HDFC Mutual Fund

I / We have read and understood the contents of the Offer Document of the following Scheme and the terms & conditions overleaf. I / We hereby apply for enrolment under the SIP of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option.

1. Existing Unit holder Information (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 5. Refer item No. 3 overleaf)						
Folio No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<i>The details in our records under the folio number mentioned alongside will apply for this application.</i>	
2. PAN and KYC Compliance Status details (Mandatory)						
	PAN # (refer item no. 16 overleaf)			KYC Compliance Status** (if yes, attach proof)		
First / Sole Applicant / Guardian *	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Second Applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Third Applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
* If the first/sole applicant is a Minor, then please state the details of Guardian. # Please attach PAN proof. If PAN is already validated, please don't attach any proof. ** Refer item no. 17 overleaf						
3. Application No. (for new investor)						
4. Unit holder Information						
Name of the First / Sole Applicant						
Name of the Guardian (in case of First / Sole Applicant is a minor)						
Name of the Second Applicant						
Name of the Third Applicant						
5. Name of Scheme / Plan / Option						
6. Frequency (Please <input checked="" type="checkbox"/> any one only)						
<input type="checkbox"/> Monthly SIP			<input type="checkbox"/> Quarterly SIP			
7. Enrolment Period						
From		<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	To		<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> (Please refer item no. 6 (vii) overleaf)	
8. Payment Mechanism (Please <input checked="" type="checkbox"/> any one only)						
1. <input type="checkbox"/> Cheques (Please provide the details in point 9 below)			2. <input type="checkbox"/> SIP A uto Debit Facility* (Please complete the Application Form for SIP A uto Debit Facility)			
9. Cheque(s) Details						
	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)
	1.			7.		
	2.			8.		
	3.			9.		
	4.			10.		
	5.			11.		
	6.			12.		
Total (Rs.)						
Cheques drawn on						
Name of Bank			Branch			
10. Receipt of Document(s) by E-Mail (Please <input checked="" type="checkbox"/>)						
<input type="checkbox"/> Account Statement		<input type="checkbox"/> Newsletter		<input type="checkbox"/> Annual Report		
<input type="checkbox"/> Other Statutory Information [as may be permitted under SEBI (Mutual Funds) Regulations, 1996]						
E-Mail ID : <input type="text"/>						

ECS (Debit Clearing) is available in select cities and Direct Debit is available in select banks / branches only

SIGNATURE(S)	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Please write SIP Enrolment Form No. / Folio No. on the reverse of the Cheque.		
	First/Sole Unit holder / Guardian	Second Unit holder	Third Unit holder
Please note : Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.			

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Date:	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	HDFC MUTUAL FUND	Enrolment Form No. A
		Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	
Received from Mr./Ms./M/s	<input type="text"/>	'SIP' application(s) for	ISC Stamp & Signature
Scheme / Plan / Option	<input type="text"/>		<input type="text"/>
<input type="checkbox"/> No. of Cheques	<input type="text"/>	<input type="checkbox"/> SIP A uto Debit Facility	
Total Amount (Rs.)	<input type="text"/>		
Please Note : All purchases are subject to realisation of cheques			

TERMS & CONDITIONS

1. SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund (an open-ended equity linked savings scheme having a lock-in period of 3 years - formerly HDFC Tax Plan 2000), HDFC TaxSaver (an open-ended equity linked savings scheme having a lock-in period of 3 years), HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Multiple Yield Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short-Term Plan, HDFC Cash Management Fund - Savings Plus Plan, HDFC Gift Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund - Plan 2005

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. The SIP Enrollment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (Q), where boxes have been provided. The SIP Enrollment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services (Pvt.) Ltd. (CAMS).
3. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrollment Form. Existing unit holders should provide only Folio Number, complete details in section 2 and proceed to Section 5. Unit holders' details and mode of holding (single, jointly anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form.
4. a. New investors who wish to enroll for SIP are required to fill the SIP Enrollment Form along with the respective Scheme Application Form. New investors are advised to read the Offer Document(s) of the respective Scheme(s) carefully before investing. The Offer Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com
- b. New investors need not have an existing folio for investments into respective schemes/plans/options. Such investors can start a folio with a SIP. New investors should take a note of the following requirements:

The provision for "Minimum Application Amount" specified in the respective scheme offer document will not be applicable for SIP investments e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Plan is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1,000/-.

5. SIP offers investors the following two Plans
- i) Monthly Systematic Investment Plan (MSIP)
- ii) Quarterly Systematic Investment Plan (QSIP)
6. Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 1st and the other for June 25th under the same SIP Enrollment Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 1st and the other for May 1st under the same SIP Enrollment Form. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Enrollment Form must be filled for MSIP and QSIP.

The details of minimum amount per cheque, minimum number of cheques, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

- Minimum amount per cheque for schemes other than HDFC TaxSaver and HDFC Long Term Advantage Fund - Under MSIP: Rs. 1,000/- and in multiples of Rs. 100/- thereafter.
- Minimum amount per cheque for HDFC TaxSaver and HDFC Long Term Advantage Fund - Under MSIP: Rs. 500/- and in multiples of Rs. 500/- thereafter.
- Total minimum number of cheques under MSIP: 6.
- Minimum amount per cheque for schemes other than HDFC TaxSaver and HDFC Long Term Advantage Fund - Under QSIP: Rs. 3,000/- and in multiples of Rs. 100/- thereafter.
- Minimum amount per cheque for HDFC TaxSaver and HDFC Long Term Advantage Fund - Under QSIP: Rs. 1,500/- and in multiples of Rs. 500/- thereafter.
- Total minimum number of cheques under QSIP: 2.
- There is no maximum duration for SIP enrollment for HDFC Equity Fund, HDFC Growth Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund. In case of all other Schemes eligible for SIP facility if the SIP enrollment period specified by the unit holder is more than 5 years then the SIP enrollment will be deemed to be for a period of 5 years and processed accordingly.
- (a) Load Structure for investments through SIP for HDFC Equity Fund, HDFC Capital Builder Fund, HDFC Balanced Fund, HDFC Premier Multi-Cap Fund, HDFC Long Term Advantage Fund (an open ended equity linked saving scheme with a lock-in period of 3 years) and HDFC TaxSaver (an open-ended equity linked saving scheme with a lock-in period of 3 years) is as follows

Entry Load	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs 5 crore in value, an Entry Load of 2.25% is payable. In respect of each SIP Installment equal to or greater than Rs 5 crore in value, no Entry Load is payable.
Exit Load	Nil

- (b) Load Structure for investment through SIP for HDFC Growth Fund, HDFC Top 200 Fund, HDFC Prudence Fund and HDFC Core & Satellite Fund is as follows

Entry Load	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs 5 crore in value, an Entry Load of 2.25% is payable.
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	<ul style="list-style-type: none"> In respect of each SIP Installment equal to or greater than Rs 5 crore in value, no Entry Load is payable.
Exit Load	<ul style="list-style-type: none"> In respect of each SIP installment less than Rs 5 crore in value, an Exit Load of 1.00% is payable if Units are redeemed/switched-out within 1 year from the date of allotment. In respect of each SIP Installment equal to or greater than Rs 5 crore in value, no Exit Load is payable.

- (c) Load Structure for investments through SIP for HDFC Children's Gift Fund is as follows:

Entry Load	Investment Plan An Entry Load of 2.25% is payable in respect of each SIP installment. Savings Plan An Entry Load of 1.25% is payable in respect of each SIP installment.
Exit Load	<ul style="list-style-type: none"> For units subject to Lock-in Period: Nil For units not subject to Lock-in Period: <ul style="list-style-type: none"> 3% if the units are redeemed / switched - out within one year from the date of allotment; 2% if the units are redeemed / switched-out between the first and second year of the date of allotment; 1% if units are redeemed / switched-out between the second and third year of the date of allotment; Nil if units are redeemed / switched-out after the third year from the date of allotment.

- (d) Load Structure for investments through SIP for HDFC Floating Rate Income Fund - Short Term Plan is as follows

Entry Load	Nil
Exit Load	Nil

- (e) Load Structure for schemes other than those mentioned above in item viii (a) to (d) are as follows:

Entry Load	No Entry Load for each SIP investment irrespective of the amount (per folio, per due date, per Scheme/Plan/Option).
Exit Load	Applicable Entry Load (% wise) originally waived will be levied if units are redeemed on or before 2 years from the date of allotment of units. Further, applicable Exit Load, if any in the Scheme/Plan/option as on the date of allotment of units will also be levied.

7. All SIP cheques must be dated 1st, 10th, 15th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December 2007 for total amount of Rs. 60,000/-, he will be required to issue six cheques all bearing the same date (except for first SIP cheque which could be of any date) and same amount. It may however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 10th, 15th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.
8. Units will be allotted on the above applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Further, in case of SIP investments accepted through cheques drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
9. The cheques should be drawn in favour of "the specific Scheme / Plan" as applicable (e.g. in case of HDFC MF Monthly Income Plan - Short Term Plan, the cheque should be drawn in favour of "HDFC MF Monthly Income Plan - Short Term Plan") and crossed "A/C Payee Only". Unit holders must write the SIP Enrollment Form number, if any on the reverse of the cheques accompanying the SIP Enrollment Forms.
10. Payment may be made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstanding cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.

Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instructions to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription proceeds to the HDFC Mutual Fund bank account. Currently the arrangement for direct debit facility is with HDFC Bank and ABN Amro Bank. Please contact the nearest Investor Service Centre for updated list.

Investors / Unit holders may also enroll for SIP Auto Debit facility through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP Direct Debit facility available with Axis Bank Ltd., DBI Bank Ltd., Kotak Mahindra Bank Ltd., IndusInd Bank Ltd., Bank of India and Punjab National Bank and such other Banks / Branches which may be included from time to time. In order to enroll for this facility please fill-up the Application Form for SIP Auto Debit facility.

11. Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
12. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request, without any charges. Further, soft copy of the account statement shall be mailed to the investors under SIP to their e-mail address on a monthly basis if so mandated.
13. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the balance post-dated cheque(s) will be returned to the Unit holder.
14. The SIP enrollment will be discontinued and the balance cheques, if any will be returned to the unit holder in cases where three consecutive SIP Cheques are not honored.
15. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.

16. Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his/her own PAN, he/she shall quote the PAN of his/her father or mother or the guardian, as the case may be.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification.

* includes fresh/additional purchase, Systematic Investment.

Any person (existing and potential investors) who does not have a PAN must apply for PAN immediately and attach the evidence of having applied for PAN with the application for investment till December 31, 2007. Such documentary evidence should be self-certified by the applicants.

Further as per the Notification No. 288 dated December 1, 2004, every person who makes payment of an amount of Rs. 50,000 or more to a Mutual Fund for purchase of its units and does not have a PAN, shall, in addition to attaching the evidence of having applied for PAN, make a declaration in Form No. 60 or Form No. 61 (in the case of persons who have agricultural income and are not in receipt of any other income chargeable to tax), duly completed along with proof of address giving the particulars of such transaction. Such declaration in Form No. 60 or Form No. 61, as applicable (in duplicate) should be attached along with each purchase request.

* includes fresh/additional purchase, switch, Systematic Investment / Transfer and Dividend Reinvestment.

Since dividend reinvestment of Rs. 50,000 or more qualifies as purchase of units for aforesaid Notification, (a) PAN OR (b) Evidence of having applied for PAN and Form No. 60 or Form No. 61 (as applicable) along with supporting documents is required in respect of each such reinvestment, failing which dividend reinvestment shall be automatically converted into payout option.

Applications not complying with the above requirement may not be accepted/processed. Additionally in the event of any application form being subsequently rejected for mismatch of applicants' PAN details with details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, wherever applicable. In case of Equity Linked Savings Scheme (ELSS), allotment will be subject to compliance with the above-mentioned PAN requirements. In case of non-compliance, the original amount invested will be refunded.

The above provisions will be applicable upto December 31, 2007. However, the Investors should note that effective January 1, 2008, no applications for investments shall be accepted without valid PAN.

Please contact any of the Investor Service Centres/CAMS/Distributors or visit our website www.hdfcfund.com for further details.

17. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number (MIN) Allotment Letter). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status the proof of KYC Compliance at the time of investment above the threshold. Applications for subscription of value of Rs.50,000 and above without valid KYC Compliance may be rejected.

In the event of any KYC Form being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 days from date of acceptance of application. In case of ELSS Scheme, allotment of units will be done only on confirmation from the Central Agency that the KYC is final and if the Central Agency informs that the KYC Acknowledgement Letter (or erstwhile MIN Allotment Letter) is cancelled, the original amount invested will be refunded. HDFC Mutual Fund will not be held responsible and liable for rejection of KYC Form by the Central Agency.

18. The Trustee reserves the right to change/modify the terms and conditions of the SIP.

S	AUTO
I	DEBIT
P	FACILITY

Application Form

(Please read terms & conditions overleaf)



REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing) / DIRECT DEBIT FACILITY

SIP via **ECS (Debit Clearing)** in select cities or via **Direct Debit** in select banks / branches only

KEY PARTNER / AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
South Indian Bank ARN-3845					

The Trustee

HDFC Mutual Fund

Date:

I / We have read and understood the contents of the Offer Document of the following Scheme and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit.

Please any one.

I / We hereby apply for enrolment under the SIP via ECS (Debit Clearing) / Direct Debit of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option. **(New Registration)**

Please change my / our bank account for ECS (Debit Clearing) / Direct Debit **(Change in bank account)**.

I / We hereby apply for cancellation of ECS (Debit Clearing) / Direct Debit facility for SIP of the following Scheme / Plan / Option **(Cancellation)**.

INVESTOR AND SIP DETAILS

Sole / First Investor Name

PAN (Mandatory)#

Sole/1st Applicant / Guardian

Second Applicant

Third Applicant

#Please attach PAN Proof. If PAN is already validated, please don't attach any proof.

Application No.

Folio No.

Scheme

Plan

Option

Each SIP Amount (Rs.)

Frequency

Monthly

Quarterly

First SIP Transaction via Cheque No.

Cheque Dated

Amount (Rs.)

Mandatory Endorse (if 1st instalment is not by cheque)

Blank cancelled cheque Copy of Cheque

SIP Date [for ECS (Debit Clearing) / Direct Debit]

1st

10th

15th

25th

There should be a minimum time gap of 30 days and maximum time gap of 60 days between the first cheque for SIP investment and first instalment of SIP through ECS (Debit Clearing) or Direct Debit.

SIP Period [for ECS (Debit Clearing) / Direct Debit]

Start From

End On

Mobile No.

E-mail ID

Preferred messaging medium

SMS : Yes No

E-mail : Yes No

Note : Please for your preferred medium of messaging.

I/We hereby, authorise HDFC Mutual Fund/HDFC Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Bank Name

Branch Name

Bank City

Account Number

Account Type Savings Current Cash Credit

9 Digit MICR Code

◀ (Please enter the 9 digit number that appears after the cheque number)

Account holder Name as in Bank Account

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform HDFC Mutual Fund/HDFC Asset Management Company Limited, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

First Account Holder's Signature
(As in Bank Records)

Please write application Form No. / Folio No. on the reverse of the Cheque.

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)

BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records

Signature of Authorised Official from Bank (Bank Stamp and Date)

Bank Account Number

For Office Use only (Not to be filled in by Investor)

Recorded on

Scheme Code

Recorded by

Credit Account Number

Authorisation of the Bank Account Holder (to be signed by the Investor)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit and that my payment towards my investment in HDFC Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit mandate Form to get it verified & executed.

First Account Holder's Signature
(As in Bank Records)

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)

Bank Account Number

TERMS AND CONDITIONS

A) SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Bangalore, Bhillwara, Bhopal, Bhubaneswar, Burdhan, Calicut, Chandigarh, Chennai, Coimbatore, Dehradun, Durgapur, Erode, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kochi, Kolhapur, Kolkata, Lucknow, Ludhiana, Mangalore, Mumbai, Mysore, Nagpur, Nashik, Nellore, New Delhi, Panjim, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Tirupur, Tirupati, Trichur, Trivandrum, Udaipur, Vadodara, Varanasi, Vijayawada, Vizag

1. This facility is offered only to the investors having bank accounts in select cities mentioned above.
2. The bank account provided for ECS (Debit) should participate in local MICR clearing.
3. SIP auto debit facility is available only on specific dates of the month as under :

Cities	SIP Dates
<ul style="list-style-type: none"> ● Madurai ● Pondicherry ● Trichy 	1st / 25th 15th / 25th 25th

4. The investor agrees to abide by the terms and conditions of ECS facility of RBI.

B) SIP payment through Direct Debit Facility

List of banks / branches for SIP Direct Debit Facility *

Banks	Branches
<ul style="list-style-type: none"> ● Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited and IndusInd Bank Limited ● Bank of India and Punjab National Bank 	All Branches Select Branches

* Please contact HDFC Mutual Fund Investor Service Centre for updated list of banks / branches eligible for Direct Debit Facility

1. This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility
2. This facility is available on all SIP dates of a month / quarter.

C) Common Terms & Conditions for above mentioned Facilities

Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the SIP Enrolment Form before applying.

1. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is to be registered. However, unit holders need not submit the First Cheque for SIP enrollment provided the SIP Auto Debit Facility Enrolment Form is attested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
2. Unit holders need to submit only SIP Auto Debit Facility Enrolment Form in cases where mode of holding is other than 'Joint'.
3. First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
4. Please submit the following documents atleast 30 days before the first SIP date for ECS (Debit Clearing) / Direct Debit :

New Investors	Existing Investors
Application Form for the respective Scheme(s)** SIP Auto Debit Facility Form First SIP Cheque	SIP Enrolment Form SIP Auto Debit Facility Form First SIP Cheque

** included in the Key Information Memorandum

5. The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit route will be discontinued without prior notice.
6. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
7. HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
8. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to reject any application without assigning any reason thereof.
9. Please refer the Key Information Memorandum / Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
10. The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account [for ECS (Debit clearing)/Direct Debit] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit] is not submitted at least 30 days before the next SIP Auto Debit.
11. You can choose to change your bank account or discontinue this facility by giving thirty days written notice to any of our Investor Service Centres.

Enrolment Form No. **A**

KEY PARTNER / AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
South Indian Bank ARN-3845					

The Trustee

Date:

D	D	M	M	Y	Y
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HDFC Mutual Fund

I / We have read and understood the contents of the Offer Document of the following Scheme and the terms & conditions overleaf. I / We hereby apply for enrolment under the SIP of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option.

1. Existing Unit holder Information (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 5. Refer item No. 3 overleaf)													
Folio No.	The details in our records under the folio number mentioned alongside will apply for this application.												
2. PAN and KYC Compliance Status details (Mandatory)													
	PAN # (refer item no. 16 overleaf)			KYC Compliance Status** (if yes, attach proof)									
First / Sole Applicant / Guardian *				<input type="checkbox"/> Yes	<input type="checkbox"/> No								
Second Applicant				<input type="checkbox"/> Yes	<input type="checkbox"/> No								
Third Applicant				<input type="checkbox"/> Yes	<input type="checkbox"/> No								
* If the first/sole applicant is a Minor, then please state the details of Guardian. # Please attach PAN proof. If PAN is already validated, please don't attach any proof. ** Refer item no. 17 overleaf													
3. Application No. (for new investor)													
4. Unitholder Information													
Name of the First / Sole Applicant													
Name of the Guardian (in case of First / Sole Applicant is a minor)													
Name of the Second Applicant													
Name of the Third Applicant													
5. Name of Scheme / Plan / Option													
6. Frequency (Please <input checked="" type="checkbox"/> any one only) <input type="checkbox"/> Monthly SIP <input type="checkbox"/> Quarterly SIP													
7. Enrolment Period From <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> To <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table> (Please refer item no. 6 (vii) overleaf)						M	M	Y	Y	M	M	Y	Y
M	M	Y	Y										
M	M	Y	Y										
8. Payment Mechanism (Please <input checked="" type="checkbox"/> any one only) 1. <input type="checkbox"/> Cheques (Please provide the details in point 9 below) 2. <input type="checkbox"/> SIP Auto Debit Facility# (Please complete the Application Form for SIP Auto Debit Facility)													
9. Cheque(s) Details													
	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)							
	1.			7.									
	2.			8.									
	3.			9.									
	4.			10.									
	5.			11.									
	6.			12.									
Total (Rs.)													
Cheques drawn on													
Name of Bank													
Branch													
10. Receipt of Document(s) by E-Mail (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> Account Statement <input type="checkbox"/> Newsletter <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information [as may be permitted under SEBI (Mutual Funds) Regulations, 1996] E-Mail ID :													

ECS (Debit Clearing) is available in select cities and Direct Debit is available in select banks / branches only

SIGNATURE(S)			
	Please write SIP Enrolment Form No. / Folio No. on the reverse of the Cheque.		
	First/Sole Unit holder / Guardian	Second Unit holder	Third Unit holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

HDFC MUTUAL FUND		Enrolment Form No. A						
Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020								
Date: <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Received from Mr./Ms/M/s	'SIP' application(s) for
D	D	M	M	Y	Y			
Scheme / Plan / Option	<input type="checkbox"/> No. of Cheques	ISC Stamp & Signature 						
<input type="checkbox"/> SIP Auto Debit Facility	Total Amount (Rs.)							
Please Note : All purchases are subject to realisation of cheques								

TERMS & CONDITIONS

1. SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund (an open-ended equity linked savings scheme having a lock-in period of 3 years - formerly HDFC Tax Plan 2000), HDFC TaxSaver (an open-ended equity linked savings scheme having a lock-in period of 3 years), HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Multiple Yield Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short-Term Plan, HDFC Cash Management Fund - Savings Plus Plan, HDFC Gift Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund - Plan 2005

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. The SIP Enrollment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (Q), where boxes have been provided. The SIP Enrollment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services (Pvt.) Ltd. (CAMS).
3. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrollment Form. Existing unit holders should provide only Folio Number, complete details in section 2 and proceed to Section 5. Unit holders' details and mode of holding (single, jointly anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form.
4. a. New investors who wish to enroll for SIP are required to fill the SIP Enrollment Form along with the respective Scheme Application Form. New investors are advised to read the Offer Document(s) of the respective Scheme(s) carefully before investing. The Offer Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.
- b. New investors need not have an existing folio for investments into respective schemes/plans/options. Such investors can start a folio with a SIP. New investors should take a note of the following requirements:

The provision for 'Minimum Application Amount' specified in the respective scheme offer document will not be applicable for SIP investments e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Plan is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1,000/-.

5. SIP offers investors the following two Plans
- i) Monthly Systematic Investment Plan (MSIP)
- ii) Quarterly Systematic Investment Plan (QSIP)
6. Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 1st and the other for June 25th under the same SIP Enrollment Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 1st and the other for May 1st under the same SIP Enrollment Form. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Enrollment Form must be filled for MSIP and QSIP.

The details of minimum amount per cheque, minimum number of cheques, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

- Minimum amount per cheque for schemes other than HDFC TaxSaver and HDFC Long Term Advantage Fund - Under MSIP: Rs. 1,000/- and in multiples of Rs. 100/- thereafter.
- Minimum amount per cheque for HDFC TaxSaver and HDFC Long Term Advantage Fund - Under MSIP: Rs. 500/- and in multiples of Rs. 500/- thereafter.
- Total minimum number of cheques under MSIP: 6.
- Minimum amount per cheque for schemes other than HDFC TaxSaver and HDFC Long Term Advantage Fund - Under QSIP: Rs. 3,000/- and in multiples of Rs. 100/- thereafter.
- Minimum amount per cheque for HDFC TaxSaver and HDFC Long Term Advantage Fund - Under QSIP: Rs. 1,500/- and in multiples of Rs. 500/- thereafter.
- Total minimum number of cheques under QSIP: 2.
- There is no maximum duration for SIP enrollment for HDFC Equity Fund, HDFC Growth Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund. In case of all other Schemes eligible for SIP facility if the SIP enrollment period specified by the unit holder is more than 5 years then the SIP enrollment will be deemed to be for a period of 5 years and processed accordingly.
- (a) Load Structure for investments through SIP for HDFC Equity Fund, HDFC Capital Builder Fund, HDFC Balanced Fund, HDFC Premier Multi-Cap Fund, HDFC Long Term Advantage Fund (an open ended equity linked saving scheme with a lock-in period of 3 years) and HDFC TaxSaver (an open-ended equity linked saving scheme with a lock-in period of 3 years) is as follows

Entry Load	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs 5 crore in value, an Entry Load of 2.25% is payable. In respect of each SIP Installment equal to or greater than Rs 5 crore in value, no Entry Load is payable.
Exit Load	Nil

- (b) Load Structure for investment through SIP for HDFC Growth Fund, HDFC Top 200 Fund, HDFC Prudence Fund and HDFC Core & Satellite Fund is as follows

Entry Load	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs 5 crore in value, an Entry Load of 2.25% is payable.
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	<ul style="list-style-type: none"> In respect of each SIP Installment equal to or greater than Rs 5 crore in value, no Entry Load is payable.
Exit Load	<ul style="list-style-type: none"> In respect of each SIP installment less than Rs 5 crore in value, an Exit Load of 1.00% is payable if Units are redeemed/switched-out within 1 year from the date of allotment. In respect of each SIP Installment equal to or greater than Rs 5 crore in value, no Exit Load is payable.

- (c) Load Structure for investments through SIP for HDFC Children's Gift Fund is as follows:

Entry Load	Investment Plan An Entry Load of 2.25% is payable in respect of each SIP installment. Savings Plan An Entry Load of 1.25% is payable in respect of each SIP installment.
Exit Load	<ul style="list-style-type: none"> For units subject to Lock-in Period: Nil For units not subject to Lock-in Period: <ul style="list-style-type: none"> 3% if the units are redeemed / switched - out within one year from the date of allotment; 2% if the units are redeemed / switched-out between the first and second year of the date of allotment; 1% if units are redeemed / switched-out between the second and third year of the date of allotment; Nil if units are redeemed / switched-out after the third year from the date of allotment.

- (d) Load Structure for investments through SIP for HDFC Floating Rate Income Fund - Short Term Plan is as follows

Entry Load	Nil
Exit Load	Nil

- (e) Load Structure for schemes other than those mentioned above in item viii (a) to (d) are as follows:

Entry Load	No Entry Load for each SIP investment irrespective of the amount (per folio, per due date, per Scheme/Plan/Option).
Exit Load	Applicable Entry Load (% wise) originally waived will be levied if units are redeemed on or before 2 years from the date of allotment of units. Further, applicable Exit Load, if any in the Scheme/Plan/option as on the date of allotment of units will also be levied.

7. All SIP cheques must be dated 1st, 10th, 15th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December 2007 for total amount of Rs. 60,000/-, he will be required to issue six cheques all bearing the same date (except for first SIP cheque which could be of any date) and same amount. It may however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 10th, 15th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.
8. Units will be allotted on the above applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Further, in case of SIP investments accepted through cheques drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
9. The cheques should be drawn in favour of "the specific Scheme / Plan" as applicable (e.g. in case of HDFC MF Monthly Income Plan - Short Term Plan, the cheque should be drawn in favour of "HDFC MF Monthly Income Plan - Short Term Plan") and crossed "A/c Payee Only". Unit holders must write the SIP Enrollment Form number, if any on the reverse of the cheques accompanying the SIP Enrollment Forms.
10. Payment may be made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstanding cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.

Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instructions to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription proceeds to the HDFC Mutual Fund bank account. Currently the arrangement for direct debit facility is with HDFC Bank and ABN Amro Bank. Please contact the nearest Investor Service Centre for updated list.

Investors / Unit holders may also enroll for SIP Auto Debit facility through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP Direct Debit facility available with Axis Bank Ltd., DBI Bank Ltd., Kotak Mahindra Bank Ltd., IndusInd Bank Ltd., Bank of India and Punjab National Bank and such other Banks / Branches which may be included from time to time. In order to enroll for this facility please fill-up the Application Form for SIP Auto Debit facility.

11. Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
12. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request, without any charges. Further, soft copy of the account statement shall be mailed to the investors under SIP to their e-mail address on a monthly basis if so mandated.
13. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the balance post-dated cheque(s) will be returned to the Unit holder.
14. The SIP enrollment will be discontinued and the balance cheques, if any will be returned to the unit holder in cases where three consecutive SIP Cheques are not honored.
15. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.
16. **Permanent Account Number (PAN)**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his/her own PAN, he/she shall quote the PAN of his/her father or mother or the guardian, as the case may be.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification.

* includes fresh/additional purchase, Systematic Investment.

Any person (existing and potential investors) who does not have a PAN must apply for PAN immediately and attach the evidence of having applied for PAN with the application for investment till **December 31, 2007**. Such documentary evidence should be self-certified by the applicants.

Further as per the Notification No. 288 dated December 1, 2004, every person who makes payment of an amount of Rs. 50,000 or more to a Mutual Fund for purchase of its units and does not have a PAN, shall, in addition to attaching the evidence of having applied for PAN, make a declaration in Form No. 60 or Form No. 61 (in the case of persons who have agricultural income and are not in receipt of any other income chargeable to tax), duly completed along with proof of address giving the particulars of such transaction. Such declaration in Form No. 60 or Form No. 61, as applicable (in duplicate) should be attached along with each purchase request.

* includes fresh/additional purchase, switch, Systematic Investment / Transfer and Dividend Reinvestment.

Since dividend reinvestment of Rs. 50,000 or more qualifies as purchase of units for aforesaid Notification, (a) PAN OR (b) Evidence of having applied for PAN and Form No. 60 or Form No. 61 (as applicable) along with supporting documents is required in respect of each such reinvestment, failing which dividend reinvestment shall be automatically converted into payout option.

Applications not complying with the above requirement may not be accepted/processed. Additionally in the event of any application form being subsequently rejected for mismatch of applicants' PAN details with details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, wherever applicable. In case of Equity Linked Savings Scheme (ELSS), allotment will be subject to compliance with the above-mentioned PAN requirements. In case of non-compliance, the original amount invested will be refunded.

The above provisions will be applicable upto **December 31, 2007**. However, the Investors should note that effective January 1, 2008, no applications for investments shall be accepted without valid PAN.

Please contact any of the Investor Service Centres/CAMS/Distributors or visit our website www.hdfcfund.com for further details.

17. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number (MIN) Allotment Letter). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status the proof of KYC Compliance at the time of investment above the threshold. **Applications for subscription of value of Rs.50,000 and above without valid KYC Compliance may be rejected.**

In the event of any KYC Form being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 days from date of acceptance of application. In case of ELSS Scheme, allotment of units will be done only on confirmation from the Central Agency that the KYC is final and if the Central Agency informs that the KYC Acknowledgement Letter (or erstwhile MIN Allotment Letter) is cancelled, the original amount invested will be refunded. HDFC Mutual Fund will not be held responsible and liable for rejection of KYC Form by the Central Agency.

18. The Trustee reserves the right to change/modify the terms and conditions of the SIP.

S	AUTO
I	DEBIT
P	FACILITY

Application Form

(Please read terms & conditions overleaf)



REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing) / DIRECT DEBIT FACILITY

SIP via ECS (Debit Clearing) in select cities or via Direct Debit in select banks / branches only

KEY PARTNER / AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
South Indian Bank ARN - 3845					

The Trustee

HDFC Mutual Fund

Date:

I / We have read and understood the contents of the Offer Document of the following Scheme and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit. Please any one.

I / We hereby apply for enrolment under the SIP via ECS (Debit Clearing) / Direct Debit of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option. **(New Registration)**

Please change my / our bank account for ECS (Debit Clearing) / Direct Debit **(Change in bank account)**.

I / We hereby apply for cancellation of ECS (Debit Clearing) / Direct Debit facility for SIP of the following Scheme / Plan / Option **(Cancellation)**.

INVESTOR AND SIP DETAILS

Sole / First Investor Name

PAN (Mandatory)#

Sole/1st Applicant / Guardian

Second Applicant

Third Applicant

#Please attach PAN Proof. If PAN is already validated, please don't attach any proof.

Application No.

Folio No.

Scheme

Plan

Option

Each SIP Amount (Rs.)

Frequency

Monthly

Quarterly

First SIP Transaction via Cheque No.

Cheque Dated

Amount (Rs.)

Mandatory Endorse (if 1st instalment is not by cheque) Blank cancelled cheque Copy of Cheque

SIP Date [for ECS (Debit Clearing) / Direct Debit] 1st

10th

15th

25th

There should be a minimum time gap of 30 days and maximum time gap of 60 days between the first cheque for SIP investment and first instalment of SIP through ECS (Debit Clearing) or Direct Debit.

SIP Period [for ECS (Debit Clearing) / Direct Debit] Start From

End On

Mobile No.

E-mail ID

Preferred messaging medium

SMS: Yes No

E-mail: Yes No

Note: Please for your preferred medium of messaging.

I/We hereby, authorise HDFC Mutual Fund/HDFC Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Bank Name

Branch Name

Bank City

Account Number

Account Type Savings Current Cash Credit

9 Digit MICR Code

◀ (Please enter the 9 digit number that appears after the cheque number)

Account holder Name as in Bank Account

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform HDFC Mutual Fund/HDFC Asset Management Company Limited, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

First Account Holder's Signature
(As in Bank Records)

Please write application Form No. / Folio No. on the reverse of the Cheque.

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)

BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records

Signature of Authorised Official from Bank (Bank Stamp and Date)

Bank Account Number

For Office Use only (Not to be filled in by Investor)

Recorded on

Scheme Code

Recorded by

Credit Account Number

Authorisation of the Bank Account Holder (to be signed by the Investor)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit and that my payment towards my investment in HDFC Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit mandate Form to get it verified & executed.

First Account Holder's Signature
(As in Bank Records)

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)

Bank Account Number

TERMS AND CONDITIONS

A) SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Bangalore, Bhillwara, Bhopal, Bhubaneswar, Burdhan, Calicut, Chandigarh, Chennai, Coimbatore, Dehradun, Durgapur, Erode, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kochi, Kolhapur, Kolkata, Lucknow, Ludhiana, Mangalore, Mumbai, Mysore, Nagpur, Nashik, Nellore, New Delhi, Panjim, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Tirupur, Tirupati, Trichur, Trivandrum, Udaipur, Vadodara, Varanasi, Vijayawada, Vizag

1. This facility is offered only to the investors having bank accounts in select cities mentioned above.
2. The bank account provided for ECS (Debit) should participate in local MICR clearing.
3. SIP auto debit facility is available only on specific dates of the month as under :

Cities	SIP Dates
<ul style="list-style-type: none"> ● Madurai ● Pondicherry ● Trichy 	1st / 25th 15th / 25th 25th

4. The investor agrees to abide by the terms and conditions of ECS facility of RBI.

B) SIP payment through Direct Debit Facility

List of banks / branches for SIP Direct Debit Facility *

Banks	Branches
<ul style="list-style-type: none"> ● Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited and IndusInd Bank Limited ● Bank of India and Punjab National Bank 	All Branches Select Branches

* Please contact HDFC Mutual Fund Investor Service Centre for updated list of banks / branches eligible for Direct Debit Facility

1. This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility.
2. This facility is available on all SIP dates of a month / quarter.

C) Common Terms & Conditions for above mentioned Facilities

Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the SIP Enrolment Form before applying.

1. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is to be registered. However, unit holders need not submit the First Cheque for SIP enrollment provided the SIP Auto Debit Facility Enrolment Form is attested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
2. Unit holders need to submit only SIP Auto Debit Facility Enrolment Form in cases where mode of holding is other than 'Joint'.
3. First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
4. Please submit the following documents atleast 30 days before the first SIP date for ECS (Debit Clearing) / Direct Debit :

New Investors	Existing Investors
Application Form for the respective Scheme(s)** SIP Auto Debit Facility Form First SIP Cheque	SIP Enrolment Form SIP Auto Debit Facility Form First SIP Cheque

** included in the Key Information Memorandum

5. The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund /HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city /bank /branch is removed, SIP instructions for investors in such city /bank /branch via (ECS) (Debit Clearing) / Direct Debit route will be discontinued without prior notice.
6. Investors will not hold HDFC Mutual Fund /HDFC Asset Management Company Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
7. HDFC Mutual Fund /HDFC Asset Management Company Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
8. HDFC Mutual Fund /HDFC Asset Management Company Limited reserves the right to reject any application without assigning any reason thereof.
9. Please refer the Key Information Memorandum / Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
10. The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account [for ECS (Debit clearing)/Direct Debit] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit] is not submitted at least 30 days before the next SIP Auto Debit.
11. You can choose to change your bank account or discontinue this facility by giving thirty days written notice to any of our Investor Service Centres.

Enrolment
Form No. _____

KEY PARTNER / AGENT INFORMATION		FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
South Indian Bank ARN -3845					

The Trustee

Date: _____

HDFC Mutual Fund

I / We have read and understood the contents of the Offer Documents of the respective Scheme(s) and the terms & conditions overleaf. I / We hereby apply for enrolment under the STP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s).

Name of the First / Sole Applicant	
Name of the Guardian <small>(in case of First / Sole Applicant is a minor)</small>	
Name of the Second Applicant	
Name of the Third Applicant	
Particulars	
1. Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)	
2. Name of 'Transferor' Scheme/Plan/Option	
3. Name of 'Transferee' Scheme/Plan/Option	
4. Type of STP Plan / Frequency <small>(Please ✓ any one Plan / Frequency only)</small>	<input type="checkbox"/> FSTP <input type="radio"/> Daily* <input type="radio"/> Weekly [§] <input type="radio"/> Monthly <input type="radio"/> Quarterly <input type="checkbox"/> CASTP <input type="radio"/> Monthly <input type="radio"/> Quarterly
5. Date of Transfer <small>(Please ✓ any one only)</small>	<input type="checkbox"/> 1st <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th <small>(Not applicable for FSTP Daily Interval and FSTP Weekly Interval)</small>
6. Enrolment Period <small>(Please refer item no. 9 (c) / 9 (d) overleaf)</small>	From : <input type="text" value="MM"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="MM"/> To : <input type="text" value="MM"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="MM"/>
7. No. of Instalment (Mandatory)	For FSTP – Daily <input type="text"/> For FSTP – Weekly <input type="text"/>
8. Amount of Transfer per Instalment	FSTP <input type="text" value="Rs"/> <input type="text"/>
9. Receipt of Document(s) by E-Mail (Please ✓)	<input type="checkbox"/> Account Statement <input type="checkbox"/> Newsletter <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Statutory Information [as may be permitted under SEBI (Mutual Funds) Regulations, 1996]
E-Mail ID : _____	

In case of insufficient space, please fill up separate Enrolment Forms

* Refer Instruction No. 7 (a) § Refer Instruction No. 7 (b)

SIGNATURE(S)

 First/Sole Unit holder / Guardian Second Unit holder Third Unit holder

*Please note : Signature(s) should be as it appears on the Application Form and in the same order.
In case the mode of holding is joint, all Unit holders are required to sign.*



ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Date : _____	HDFC MUTUAL FUND Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Enrolment Form No. _____
Received from Mr./Ms./M/s. _____ 'STP' application(s) for transfer of Units;		ISC Stamp & Signature <div style="border: 1px solid black; height: 80px; width: 100%;"></div>
from Scheme / Plan / Option _____		
to Scheme / Plan / Option _____		

TERMS & CONDITIONS

1. STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of HDFC Mutual Fund can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended scheme(s) of HDFC Mutual Fund. Currently the schemes eligible for this facility are as follows: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund (an open-ended equity linked savings scheme having a lock-in period of 3 years - formerly HDFC Tax Plan 2000), HDFC TaxSaver (an open-ended equity linked savings scheme having a lock-in period of 3 years), HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Multiple Yield Fund, HDFC Multiple Yield Fund - Plan 2005, HDFC Premier Multi-Cap Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Liquid Fund.

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The STP Enrolment Form complete in all respects should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.
3. A single STP Enrolment Form can be filled for one Scheme/Plan/Option only.
4. Investors are advised to read the Offer Document(s) of the Transferee Scheme(s) carefully before investing. The Offer Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.
5. Unit holders should note that unit holders' details and mode of holding (single, jointly anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
6. STP offers unit holders the following two Plans
- i. **Fixed Systematic Transfer Plan (FSTP)**
 - ii. **Capital Appreciation Systematic Transfer Plan (CASTP)**
- FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers.
7. a. Under the **FSTP - Daily Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Business Day. In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.
- b. Under the **FSTP - Weekly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Friday (if Friday is a Non-Business Day then the immediate next Business Day). In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.
- c. Under the **FSTP - Monthly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 10th, 15th or 25th of each month. Under the **FSTP**

- **Quarterly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 3,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 10th, 15th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account closed. Unit holders should be aware that if they decide to take up this facility there is possibility of erosion of capital e.g. If the unit holder decides to withdraw Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such redemption proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the unit holder's capital amount.

* an open-ended equity linked savings scheme having a lock-in period of 3 years

8. Under the **CASTP - Monthly Interval**, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on the 1st, 10th, 15th or 25th of each month. Under the **CASTP - Quarterly Interval**, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on the 1st, 10th, 15th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any will be the capital appreciation between the previous CASTP date (where redemption has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3500 in the first quarter and Rs. 3,000 in the second quarter, the unit holder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.
9. a. There should be a minimum of 6 installments for enrolment under Daily FSTP, Weekly FSTP, Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and CASTP. Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment should be Rs. 12,000.
- b. The application for enrollment for FSTP - Daily Interval should be submitted at least 10 Days before the commencement date for FSTP - Daily Interval.
- c. FSTP - Weekly will be registered effective from first Friday (if Friday is not a Business day then immediately succeeding Business Day) after 10 days from the date of receipt of the valid STP Enrolment Form.
- d. There will be no maximum duration for STP enrolment for HDFC Equity Fund, HDFC Growth Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund ("the Transferee Schemes"). In case of all other eligible Transferee Schemes, if the STP enrolment period specified by the Unit holder is more than 5 years, then the STP enrolment will be deemed to be for 5 years and processed accordingly.
- e. Capital Appreciation Systematic Transfer Plan (CASTP) will be restricted to single enrolment per 'transferor scheme' per folio.
10. a. Load structure for investments through STP to the following Transferee Schemes viz. HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Prudence Fund, HDFC Balanced Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Long Term Advantage Fund (an open-ended equity linked saving scheme with a lock-in period of 3 years) and HDFC TaxSaver (an open-ended equity linked saving scheme with a lock-in period of 3 years). The details of Load Structure are as follows:
- The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme shall be effected by

redeeming units of Transferor Scheme at applicable NAV, **without payment of any Exit Load**, if any and subscribing to the units of the Transferee Scheme at applicable NAV, **subject to payment of an Entry Load as under:**

- 2.25% in respect of each investment through STP less than Rs. 5 crore;
- Nil in respect of each investment through STP equal to or greater than Rs. 5 crore.

In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

Exit Load: Schemes other than HDFC Growth Fund, HDFC Top 200 Fund, HDFC Prudence Fund and HDFC Core & Satellite Fund (Transferee Schemes): **Nil**

HDFC Growth Fund, HDFC Top 200 Fund, HDFC Prudence Fund and HDFC Core & Satellite Fund (Transferee Schemes): In respect of each investment through STP less than Rs. 5 crore in value, an Exit Load of **1%** is payable if units are redeemed /switched-out on or before 1 year from the date of allotment of units. In respect of each investment through STP equal to or greater than Rs. 5 crore in value, no Exit Load is payable.

- b. Load Structure for investments through STP to the Transferee Schemes other than above :-

The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme will be effected by redeeming units of Transferor Scheme at applicable NAV, **without payment of any Exit Load**, if any and subscribing to the units of the Transferee Scheme at applicable NAV, **without payment of any Entry Load**, if any as on the specified date of a month or a quarter. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

The applicable Entry Load (% wise) originally waived will be levied in the Transferee Scheme if units are redeemed on or before expiration of two years from the date of transfer.

Further, applicable Exit Load, if any in the Transferee Scheme / Plan / Option as on the date of allotment of units will also be levied.

11. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
12. The provision of '**Minimum Redemption Amount**' as specified in the offer document(s) of the respective designated Transferor Schemes and '**Minimum Application Amount**' specified in the offer document(s) of the respective designated Transferee Schemes will not be applicable for STP.
13. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through STP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Further, soft copy of the account statement shall be mailed to the investors under STP to their e-mail address on a monthly basis, if so mandated.
14. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated. In case of FSTP - Daily Interval, termination of STP will be effective from 7th Business Day from the date of receipt of written request.
15. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned /transferred /pledged /redeemed /switched - out until completion of 3 years from the date of allotment of the respective units.
16. The Trustee reserves the right to change/modify the terms and conditions of the STP.

HDFC AMC – INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND

ANDHRA PRADESH : HDFC AMC Limited, 6-3-883/7, IInd Floor, Saphire Square, Somajiguda, **Hyderabad - 500 282**. Tel. : 040 - 23417401 / 02 / 03 / 04 / 05, Fax : 040 -23417407. HDFC Limited, Ground Floor, Saigopal Arcade, Opp. Waltair Club, Waltair Main Road, Siripuram, **Visakhapatnam - 530 003**. Tel. : 0891 - 2769636, Fax : 0891 - 2550411. **BIHAR** : HDFC AMC Limited, C/o Hera Enclave (Adjacent to Sahara Unique Showroom), Mezzanine Floor, New Dak Bunglow Road, **Patna - 800 001**. Tel: 0612 - 2230540/3201439, Telefax: 0612 - 2200747. **GOA** : HDFC AMC Limited, A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, **Panaji - 403 001**. Tel. : 0832 - 2425609, 2425610, Fax : 0832 - 2425614. **GUJARAT** : HDFC AMC Limited, 2nd Floor, Megha House, Besides GRUH House, Mithakhali Six Roads, **Ahmedabad - 380 009**. Tel. : 079 - 40050055 / 66, Fax : 079 - 40050506. HDFC AMC Limited, 2nd Floor, Shiv Darshan, Dr. Radha Krishnan Road, 5, Jagnath, Plot Corner, **Rajkot - 360 001**. Tel. : 0281-5524881 / 2. HDFC AMC Limited, U1 - U3, Jolly Plaza, Opp. Athwa Gate Police Station, Athwa Gate, **Surat - 395 001**. Tel. : 0261 - 2460082 / 83, Fax : 0261 - 2460091. HDFC AMC Limited, Upper Ground Floor, Gokulesh, R. C. Dutt Road, **Vadodara - 390 007**. Tel. : 0265 - 6621110 / 20, Fax : 0265 - 6621150. **JHARKHAND** : HDFC AMC Limited, Gayatri Enclave, 2nd Floor, "K Road", Bistupur, **Jamshedpur - 831 001**. Telefax: 0657 - 2426730 / 2435791. **KARNATAKA** : HDFC AMC Limited, No. 114, 1st Floor, Prestige Towers, 99 & 100, Residency Road, **Bangalore - 560 025**. Tel. : 080 - 66205300, Fax : 080 - 51125255. HDFC AMC Limited, UG-II, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, **Mangalore - 575 001**. Tel. 0824 - 4285337 / 33, Fax : 0824 - 4285336. **KERALA** : HDFC AMC Limited, Ground Floor, Cinema cum Commercial Complex, Behind Ravipuram Bus Stop, M. G. Road, **Kochi - 682 016**. Tel. : 0484 - 2357707 / 8, 3243058 / 59, Fax : 0484 - 2358462. HDFC AMC Limited, First Floor, Chennankara Buildings, Althara Junction, Vellayambalam, **Trivandrum - 695 010**. Tel: (0471) - 231 2226, Fax: (0471) - 231 2227. **MADHYA PRADESH** : HDFC Limited, Ranjit Towers, Zone-II, 8, M. P. Nagar, **Bhopal - 462 011**. Tel. : 0754 - 4285385, 4277772, 4273330, Fax : 0755 - 4273331. HDFC AMC Limited, M1, M2 & M3, Mezzanine Floor, Sterling Arcade, 15 / 3, Race Course Road, **Indore - 452 001**. Tel No.: 0731 - 4022241 / 42. Fax No.: 0731 - 4245436. **MAHARASHTRA** : HDFC AMC Limited, * Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, **Mumbai - 400 020**. Tel. : 022 - 66316300, Fax : 022 - 66580200. HDFC AMC Limited, Mistry Bhavan, 1st Floor, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, **Mumbai - 400 020**. Tel. : 022 - 66316300, Fax : 022 - 22821144. HDFC AMC Limited, 106-110, 2nd Floor, Shriram Shyam Towers, Near NIT Building, Kingsway, Sadar, **Nagpur - 440 001**. Tel: 0712 - 6630301/02/04, Fax : 0712 - 6630206. HDFC AMC Ltd. G- 1 & G-2, "Suyojit Heights", Opp. Rajiv Gandhi Bhavan, Sharanpur Road, **Nashik - 422 002**. Tel. No.: 0253 - 6611831 / 32. Fax No.: 0253 - 6611836. HDFC AMC Limited, HDFC House, 2nd Floor, Shivaji Nagar, University Road, **Pune - 411 005**. Tel. : 020 - 25521680 / 81, Fax : 020 - 25521683. **NEW DELHI** : HDFC AMC Limited, 4th Floor, Mohan Dev Building, 13, Tolstoy Marg, Connaught Place, **New Delhi - 110 001**. Tel. : 011 - 66324000, Fax : 011 - 23351318. **ORISSA** : HDFC AMC Limited, Vinayak, 2nd Floor, 96, Janpath, **Bhubaneswar - 751 001**. Tel. : 0674 - 6450502/1502, Fax : 0674 - 2531483. **PUNJAB** : HDFC Limited, SCO 375-376, Ground Floor, Sector 35-B, **Chandigarh - 160 022**. Tel. : 0172 - 2623397, 2624497 Telfax: 0172 - 3013839. HDFC AMC Limited, SCO 122, Feroze Gandhi Market, **Ludhiana - 141 001**. Tel.: 0161 - 2774321 / 5014321. Fax : 0161 - 3013838. **RAJASTHAN** : HDFC AMC Limited, "Moondhra Bhavan", 3-Ajmer Road, **Jaipur - 302 001**. Tel. : 0141 - 5111125, 2374968, Fax : 0141 - 5111126. Gulab Singh Bhavan, 11, Chopasni Road, **Jodhpur - 342 003**. Tel. : 0291 - 5101927, 5101937, Fax : 0291 - 5105919. **TAMIL NADU** : HDFC AMC Limited, ITC Centre, First Floor, 760, Anna Salai, **Chennai - 600 002**. Tel. : 044 - 28415851, 28415852, Fax : 044 - 28415855. HDFC AMC Limited, 1371A, Ground Floor, Nadar Building, Trichy Road, **Coimbatore - 641 018**. Tel: 0422 - 4391861/62/63. Fax: 0422 - 4391714. **UTTAR PRADESH** : HDFC AMC Limited, 1st Floor, 16/80 D, Behind SBI Main, Civil Lines, **Kanpur - 208 001**. Tel. : 0512 - 2331484-87, Fax : 0512 - 2331487. HDFC AMC Limited, 4 Shahnajaf Road, **Lucknow - 226 001**. Tel. : 0522 - 2207591, 2200163, Fax : 0522 - 2230408. HDFC AMC Limited, D-64/127, 4th Floor, Arihant Complex, Sigra, **Varanasi - 221 010**. Tel. : 9935177068, 9935147068 **WEST BENGAL** : HDFC AMC Limited, Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001**. Tel. : 033 - 22427849 / 53 / 56 / 59, Fax : 033 - 22439582.

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Continuing a tradition of trust.

HDFC ASSET MANAGEMENT COMPANY LIMITED

A Joint Venture with Standard Life Investments Limited

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